

# Analysis of Credit Allowance and Loan Mix--Page 7

## 1 Loss Provision to Average Assets

### 1.1 UBPRED006

#### DESCRIPTION

Provision for Loan & Lease Losses as a percent of Average Assets

#### NARRATIVE

Provision for loan and lease receivables losses divided by average assets.

#### FORMULA

PCTOFANN(uc:[UBPRD483](#)[P0],uc:[UBPRD659](#)[P0])

## 2 Recoveries to Prior Credit Loss

### 2.1 UBPRED388

#### DESCRIPTION

Recoveries to Prior Credit Loss

#### NARRATIVE

Gross credit recoveries in the current year divided by gross credit losses of the preceding year.

#### FORMULA

PCTOFANN(cc:RIAD4605[P0],ABS(uc:[UBPRD237](#)[P0]))

## 3 Net Loss to Average Total LN&LS

### 3.1 UBPRED019

#### DESCRIPTION

Net Loss as a percent of Average Total Loans and Leases

#### NARRATIVE

Gross loan and lease charge-off, less gross recoveries (includes allocated transfer risk reserve charge-off and recoveries), divided by average total loans and leases.

#### FORMULA

PCTOFANN(uc:[UBPR1795](#)[P0],uc:[UBPRE386](#)[P0])

## 4 Gross Loss to Average Total LN&LS

### 4.1 UBPRED390

#### DESCRIPTION

Gross Loss to Average Total LN&LS

**NARRATIVE**

Gross loan and lease losses divided by average total loans and leases.

**FORMULA**

PCTOFANN(uc:[UBPR4635](#)[P0],uc:[UBPRE386](#)[P0])

## **5 Recoveries to Average Total LN&LS**

### **5.1 UBPRE391**

**DESCRIPTION**

Recoveries to Average Total LN&LS

**NARRATIVE**

Gross loan and lease recoveries divided by average total loans and leases.

**FORMULA**

PCTOFANN(cc:RIAD4605[P0],uc:[UBPRE386](#)[P0])

## **6 LN&LS Allowance to LN&LS Not HFS**

### **6.1 UBPRE022**

**DESCRIPTION**

LN&LS Allowance to LN&LS Not HFS

**NARRATIVE**

Ending balance of the allowance for possible loan and lease losses divided by total loans and lease-financing receivables not held for sale. Available from March 31, 2001 forward.

**FORMULA**

PCTOF(uc:[UBPR3123](#)[P0],uc:[UBPRB528](#)[P0])

## **7 LN&LS Allowance to Total LN&LS**

### **7.1 UBPRE023**

**DESCRIPTION**

Loan and Lease Allowance to Total Loans and Leases

**NARRATIVE**

Ending balance of the allowance for possible loan and lease losses divided by total loans and lease-financing receivables.

**FORMULA**

PCTOF(uc:[UBPR3123](#)[P0],uc:[UBPRD245](#)[P0])

## **8 LN&LS Allowance to Net Losses (X)**

## 8.1 UBPRED021

### DESCRIPTION

Loan and Lease Allowance to Net Loss (times)

### NARRATIVE

Ending balance of the allowance for possible loan and lease-financing receivable losses divided by net loan and lease losses. If gross recoveries exceed gross losses, NA is shown at this caption.

### FORMULA

IF(uc:UBPR1795[P0] > 0,PCT(uc:UBPR3123[P0],uc:UBPRD236[P0]), NULL)

## 9 LN&LS Allowance to Nonaccrual LN&LS (X)

### 9.1 UBPRED395

#### DESCRIPTION

LN&LS Allowance to Nonaccrual LN&LS (X)

#### NARRATIVE

The ending balance of the allowance for loan and lease losses divided by the aggregate amount of nonaccrual loans and leases.

#### FORMULA

PCT(uc:UBPR3123[P0],uc:UBPRD669[P0])

## 10 Earnings Coverage of Net Losses (X)

### 10.1 UBPRED020

#### DESCRIPTION

Earnings Coverage of Net Losses (X)

#### NARRATIVE

Net operating income before taxes, securities gains or losses, and extraordinary items, plus the provision for possible loan and lease losses divided by net loan and lease losses. If gross recoveries exceed gross losses, NA is shown at this caption.

#### FORMULA

IF(uc:UBPR1795[P0] > 0,PCT(uc:UBPRD468[P0],uc:UBPR1795[P0]), NULL)

## 11 Real Estate Loans

### 11.1 UBPRED397

#### DESCRIPTION

Real Estate Loans Net Losses (%)

#### NARRATIVE

The year to date net loss (change offs less recoveries from Schedule RI-B) for real estate loans divided by average real estate loans from Schedule RC-K.

#### FORMULA

PCTOFANN(uc:[UBPRD200](#)[P0],uc:[UBPRD193](#)[P0])

## 12 Loans to Finance Comm Real Estate

### 12.1 UBPRES398

#### DESCRIPTION

Loans to Finance Comm Real Estate Net Losses (%)

#### NARRATIVE

The year to date net loss (change offs less recoveries from Schedule RI-B) for loans to finance comm real estate divided by average loans to finance commercial real estate from RC-C.

#### FORMULA

PCTOFANN(uc:[UBPRD165](#)[P0],uc:[UBPRD167](#)[P0])

## 13 Construction & Land Development

### 13.1 UBPRES399

#### DESCRIPTION

Construction & Land Development Net Losses (%)

#### NARRATIVE

The year to date net loss (change offs less recoveries from Schedule RI-B) for construction & land development loans divided by average construction and land development loans from schedule RC-C.

#### FORMULA

PCTOFANN(uc:[UBPRD150](#)[P0],uc:[UBPRD185](#)[P0])

## 14 1-4 Family Construction

### 14.1 UBPRES543

#### DESCRIPTION

1-4 Family Construction Net Losses (%)

#### NARRATIVE

The year to date net loss (change offs less recoveries from Schedule RI-B) for 1-4 family construction loans divided by average construction loans secured by 1-4 family properties from Schedule RC-C.

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2007-01-01',PCTOFANN(uc:[UBPRD556](#)[P0],uc:[UBPRD555](#)[P0]), NULL)

## 15 Other Construction & Land

### 15.1 UBPRES586

#### DESCRIPTION

Other Construction & Land Net Losses (%)

#### NARRATIVE

The year to date net loss (change offs less recoveries from Schedule RI-B) for other construction and land loans divided by average construction loans secured by other real estate properties from Schedule RC-C.

#### FORMULA

IF(uc:UBPR9999[P0] > '2007-01-01',PCTOFANN(uc:UBPRD552[P0],uc:UBPRD553[P0]), NULL)

## 16 Secured by Farmland

### 16.1 UBPRES400

#### DESCRIPTION

Secured by Farmland Net Losses (%)

#### NARRATIVE

The year to date net loss (change offs less recoveries from Schedule RI-B) for real estate loans secured by farmland divided by average real estate loans secured by farmland from Schedule RC-C.

#### FORMULA

PCTOFANN(uc:UBPRD160[P0],uc:UBPRD197[P0])

## 17 Single & Multifamily Mortgage

### 17.1 UBPRES401

#### DESCRIPTION

Single & Multifamily Mortgage Net Losses (%)

#### NARRATIVE

The year to date net loss (change offs less recoveries from Schedule RI-B) for single & multifamily loans divided by average one to four and five or more family residential mortgages from Schedule RC-C.

#### FORMULA

PCTOFANN(uc:UBPRD229[P0],uc:UBPRD195[P0])

## 18 Home Equity Loans

### 18.1 UBPRES402

#### DESCRIPTION

Home Equity Net Losses (%)

**NARRATIVE**

The year to date net loss (change offs less recoveries from Schedule RI-B) for home equity loans divided by average home equity loans on 1-4 family residential mortgages from Schedule RC-C.

**FORMULA**

PCTOFANN(uc:[UBPRD219](#)[P0],uc:[UBPRD190](#)[P0])

## **19 1-4 Family Non-Revolving**

### **19.1 UBPRED403**

**DESCRIPTION**

1-4 Family Non-Revolving Net Losses (%)

**NARRATIVE**

The year to date net loss (change offs less recoveries from Schedule RI-B) for 1-4 family non-revolving loans divided by average all other loans secured by 1-4 family residential properties from Schedule RC-C.

**FORMULA**

PCTOFANN(uc:[UBPRD221](#)[P0],uc:[UBPRD192](#)[P0])

## **20 Multifamily Loans**

### **20.1 UBPRED404**

**DESCRIPTION**

Multifamily Loans Net Losses (%)

**NARRATIVE**

The year to date net loss (change offs less recoveries from Schedule RI-B) for multifamily loans divided by the average of five or more family residential mortgages from Schedule RC-C.

**FORMULA**

PCTOFANN(uc:[UBPRD222](#)[P0],uc:[UBPRD201](#)[P0])

## **21 Non-Farm Non-Residential Mtg**

### **21.1 UBPRED405**

**DESCRIPTION**

Non-Farm Non-Residential Mtg Net Losses (%)

**NARRATIVE**

The year to date net loss (change offs less recoveries from Schedule RI-B) for non-farm non-residential mortgages divided by the average of nonfarm nonresidential mortgages from Schedule RC-C.

**FORMULA**

PCTOFANN(uc:[UBPRD224](#)[P0],uc:[UBPRD204](#)[P0])

## 22 Owner Occupied Nonfarm Nonresidential

### 22.1 UBPRES587

#### DESCRIPTION

Owner Occupied Nonfarm Nonresidential Net Losses (%)

#### NARRATIVE

The year to date net loss (change offs less recoveries from Schedule RI-B) for owner occupied nonfarm nonresidential mortgages divided by average loans secured by owner occupied nonfarm nonresidential properties from Schedule RC-C.

#### FORMULA

IF(uc:UBPR9999[P0] > '2007-01-01',PCTOFANN(uc:UBPRD561[P0],uc:UBPRD560[P0]), NULL)

## 23 Other Nonfarm Nonresidential

### 23.1 UBPRES594

#### DESCRIPTION

Other Nonfarm Nonresidential Net Losses (%)

#### NARRATIVE

The year to date net loss (change offs less recoveries from Schedule RI-B) for other nonfarm nonresidential loans divided by average loans secured by other nonfarm nonresidential mortgages from Schedule RC-C.

#### FORMULA

IF(uc:UBPR9999[P0] > '2007-01-01',PCTOFANN(uc:UBPRD559[P0],uc:UBPRD558[P0]), NULL)

## 24 RE Loans in Foreign Offices

### 24.1 UBPRES406

#### DESCRIPTION

RE Loans in Foreign Offices Net Losses (%)

#### NARRATIVE

The year to date net loss (change offs less recoveries from Schedule RI-B) for RE loans in foreign offices divided by average real estate loans in foreign offices from Schedule RC-C.

#### FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRD198[P0] > 0,PCTOFANN(uc:UBPRD199[P0],uc:UBPRD198[P0]), NULL)

## 25 Agricultural Loans

### 25.1 UBPRES407

#### DESCRIPTION

Agricultural Loans Net Losses (%)

**NARRATIVE**

The year to date net loss (change offs less recoveries from Schedule RI-B) for agricultural loans divided by average agricultural loans from Schedule RC-K.

**FORMULA**

PCTOFANN(uc:[UBPRD121](#)[P0],uc:[UBPRD124](#)[P0])

## **26 Commercial and Industrial Loans**

### **26.1 UBPRED408**

**DESCRIPTION**

Commercial and Industrial Loans Net Losses (%)

**NARRATIVE**

The year to date net loss (change offs less recoveries from Schedule RI-B) for commercial and industrial loans divided by average commercial and industrial loans from Schedule RC-K.

**FORMULA**

PCTOFANN(uc:[UBPRD131](#)[P0],uc:[UBPRD130](#)[P0])

## **27 Lease Financing**

### **27.1 UBPRED409**

**DESCRIPTION**

Lease Financing Net Losses (%)

**NARRATIVE**

The year to date net loss (change offs less recoveries from Schedule RI-B) for lease financing divided by average lease financing from Schedule RC-K.

**FORMULA**

PCTOFANN(uc:[UBPRD273](#)[P0],uc:[UBPRD272](#)[P0])

## **28 Loans to Individuals**

### **28.1 UBPRED410**

**DESCRIPTION**

Loans to Individuals Net Losses (%)

**NARRATIVE**

The year to date net loss (change offs less recoveries from Schedule RI-B) for loans to individuals divided by average loans to individuals from Schedule RC-K.

**FORMULA**

PCTOFANN(uc:[UBPRD179](#)[P0],uc:[UBPRD171](#)[P0])



## 29 Credit Card Plans

### 29.1 UBPRED411

#### DESCRIPTION

Credit Card Plans Net Losses (%)

#### NARRATIVE

The year to date net loss (change offs less recoveries from Schedule RI-B) for credit card plans divided by average average credit card loans from Schedule RC-K.

#### FORMULA

PCTOFANN(uc:[UBPRD147](#)[P0],uc:[UBPRD145](#)[P0])

## 30 All Other Loans & Leases

### 30.1 UBPRED412

#### DESCRIPTION

All Other Loans & Leases Net Losses (%)

#### NARRATIVE

The year to date net loss (change offs less recoveries from Schedule RI-B) for all other loans divided by average all other loans. From March 31, 2001 forward for banks filing call form 041 all other loans is derived from Schedule RC-K: average total loans less loans secured by real estate, commercial and industrial loans and loans to individuals. For banks filing call form 031 all other loans is derived from Schedule RC-K: average total loans less loans secured by real estate, commercial and industrial loans, loans to individuals and loans to finance agricultural production.

#### FORMULA

PCTOFANN(uc:[UBPRD247](#)[P0],uc:[UBPRD255](#)[P0])

## 31 Loans to Foreign Governments

### 31.1 UBPRED413

#### DESCRIPTION

Loans to Foreign Governments Net Losses (%)

#### NARRATIVE

The year to date net loss (change offs less recoveries from Schedule RI-B) for loans to foreign governments divided by average loans to foreign governments from Schedule RC-C for FFIEC 031 filers.

#### FORMULA

PCTOFANN(uc:[UBPRD162](#)[P0],uc:[UBPRD161](#)[P0])

## 32 Beginning Balance

### 32.1 RIADB522

DESCRIPTION

NARRATIVE

FORMULA

## 33 Gross Credit Losses

### 33.1 UBPR4635

DESCRIPTION

Gross Credit Losses

NARRATIVE

Gross amount of loan and lease losses year to date. Note that gross credit losses includes the writedown taken on loans held for sale. This item is added back to allow reconciliation with loan loss data by type of loan as reported on Schedule RI-B, Section a.

FORMULA

IF(uc:UBPR9999[P0] > '2002-01-01',cc:RIADC079[P0] + cc:RIAD5523[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-04-01',cc:RIADC079[P0] + uc:UBPRD582[P0],IF(uc:UBPR9999[P0] < '2001-04-01' AND uc:UBPR9999[P0] > '2001-01-01',cc:RIAD4635[P0],NULL)))

## 34 Memo: Loans HFS Write-down

### 34.1 UBPRD582

DESCRIPTION

Memo: Loans HFS Write-down

NARRATIVE

Writedown arising from transfer of loans to a held for sale status as reported on Schedule RI-B, Section b.

FORMULA

IF(uc:UBPR9999[P0] > '2002-01-01',cc:RIAD5523[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-04-01' AND cc:RIAD4635[P0] > cc:RIADC079[P0],cc:RIAD4635[P0] - cc:RIADC079[P0],IF(uc:UBPR9999[P0] > '2001-04-01' AND cc:RIAD4635[P0] < cc:RIADC079[P0],0,IF(uc:UBPR9999[P0] > '2001-04-01' AND cc:RIAD4635[P0] = cc:RIADC079[P0],0, NULL))))

## 35 Recoveries

### 35.1 RIAD4605

DESCRIPTION

NARRATIVE

FORMULA

## 36 Net Credit Losses

## 36.1 UBPR1795

### DESCRIPTION

Net Credit Losses

### NARRATIVE

Gross loan and lease losses less gross loan and lease recoveries.

### FORMULA

IF(uc:UBPR9999[P0] > '2002-01-01',uc:UBPR4635[P0] - cc:RIAD4605[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-04-01',(cc:RIADC079[P0] + uc:UBPRD582[P0]) - cc:RIAD4605[P0],IF(uc:UBPR9999[P0] < '2001-04-01' AND uc:UBPR9999[P0] > '2001-01-01',cc:RIAD4635[P0] - cc:RIAD4605[P0],NULL)))

## 37 Provision: Loan & Lease Losses

### 37.1 RIAD4230

#### DESCRIPTION

#### NARRATIVE

#### FORMULA

## 38 Other Adjustments

### 38.1 UBPRC233

#### DESCRIPTION

Other Adjustments

#### NARRATIVE

Amount of other increases (decreases) in the reserve, including changes incident to mergers and absorption.

#### FORMULA

IF(uc:UBPR9999[P0] > '2002-01-01',cc:RIADC233[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-04-01',cc:RIAD4815[P0] + uc:UBPRD582[P0],IF(uc:UBPR9999[P0] < '2001-04-01' AND uc:UBPR9999[P0] > '2001-01-01',cc:RIAD4815[P0],NULL)))

## 39 LN&LS Allowance

### 39.1 UBPR3123

#### DESCRIPTION

Loan and Lease Allowance

#### NARRATIVE

The allowance for loan and lease losses.

#### FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD3123[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3123[P0], NULL))

## 40 Average Total Loans & Leases

### 40.1 UBPRES386

#### DESCRIPTION

Average Total Loans & Leases

#### NARRATIVE

Average total loans and average lease financing receivables for the first reporting period of the year and for each subsequent reporting period divided by the number of reporting periods, from Schedule RC-K.

#### FORMULA

uc:[UBPRD151](#)[P0] + uc:[UBPRD272](#)[P0]

## Referenced Concepts

### UBPR1228

#### DESCRIPTION

LEASE FINANCING RECEIVABLES - NONACCRUAL

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1228[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1228[P0], NULL))

### UBPR1256

#### DESCRIPTION

COMMERCIAL AND INDUSTRIAL LOANS TO NON-U.S. ADDRESSEES (DOMICILE) - NONACCRUAL

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1256[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1256[P0], NULL))

### UBPR1415

#### DESCRIPTION

CONSTRUCTION AND LAND DEVELOPMENT LOANS

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2008-01-01',cc:RCONF158[P0] + cc:RCONF159[P0],IF(uc:[UBPR9999](#)[P0] < '2008-01-01',cc:RCON1415[P0], NULL))

### UBPR1480

#### DESCRIPTION

REAL ESTATE LOANS SECURED BY NONFARM NONRESIDENTIAL PROPERTIES

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2008-01-01',cc:RCONF160[P0] + cc:RCONF161[P0],IF(uc:[UBPR9999](#)[P0] < '2008-01-01',cc:RCON1480[P0], NULL))

### UBPR1583

#### DESCRIPTION

LOANS TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS - NONACCRUAL

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1583[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1583[P0], NULL))

### UBPR1608

#### DESCRIPTION

COMMERCIAL AND INDUSTRIAL LOANS - NONACCRUAL

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1608[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1608[P0], NULL))

## UBPR1791

### DESCRIPTION

LEASING FINANCING RECEIVABLES OF NON-U.S. ADDRESSEES (DOMICILE) - NONACCRUAL

### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1791[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1791[P0], NULL))

## UBPR1795

### DESCRIPTION

Net Credit Losses

### NARRATIVE

Gross loan and lease losses less gross loan and lease recoveries.

### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-01-01',uc:[UBPR4635](#)[P0] - cc:RIAD4605[P0],IF(uc:[UBPR9999](#)[P0] < '2002-01-01' AND uc:[UBPR9999](#)[P0] > '2001-04-01',(cc:RIADC079[P0] + uc:[UBPRD582](#)[P0]) - cc:RIAD4605[P0],IF(uc:[UBPR9999](#)[P0] < '2001-04-01' AND uc:[UBPR9999](#)[P0] > '2001-01-01',cc:RIAD4635[P0] - cc:RIAD4605[P0],NULL)))

## UBPR2081

### DESCRIPTION

LOANS TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS

### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD2081[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON2081[P0], NULL))

## UBPR2170

### DESCRIPTION

Total Assets

### NARRATIVE

Total Assets from Schedule RC.

### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD2170[P0], IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON2170[P0], NULL))

## UBPR2746

### DESCRIPTION

LOANS TO FINANCE COMMERCIAL REAL ESTATE, CONSTRUCTION, AND LAND DEVELOPMENT ACTIVITIES INCLUDED IN ITEMS 1766, 1563 FOR (FR Y-9C), IN ITEMS 1766, 1563 FOR (FFIEC 031), IN ITEMS 1766, 1564 FOR (FFIEC 032 AND 033), AND IN ITEMS 1766, 2080 FOR (FFIEC 034)

### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD2746[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON2746[P0], NULL))

**UBPR3123**

## DESCRIPTION

Loan and Lease Allowance

## NARRATIVE

The allowance for loan and lease losses.

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3123[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3123[P0], NULL))

**UBPR3360**

## DESCRIPTION

QUARTERLY AVERAGE OF TOTAL LOANS

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3360[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3360[P0], NULL))

**UBPR3368**

## DESCRIPTION

QUARTERLY AVERAGE OF TOTAL ASSETS

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3368[P0], IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3368[P0], NULL))

**UBPR3385**

## DESCRIPTION

QUARTERLY AVERAGE OF LOANS SECURED BY REAL ESTATE

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2008-01-01',uc:[UBPR3465](#)[P0] + cc:RCON3466[P0],IF(uc:[UBPR9999](#)[P0] < '2008-01-01',cc:RCON3385[P0], NULL))

**UBPR3465**

## DESCRIPTION

QUARTERLY AVERAGE OF LOANS SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] >= '2008-03-31',cc:RCON3465[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] >= '2008-03-31',cc:RCON3465[P0], NULL))

**UBPR3484**

## DESCRIPTION

LEASE FINANCING RECEIVABLES (NET OF UNEARNED INCOME) - QUARTERLY AVERAGE

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3484[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3484[P0], NULL))

## UBPR3492

### DESCRIPTION

LOANS SECURED BY REAL ESTATE (IN DOMESTIC OFFICES): CONSTRUCTION AND LAND DEVELOPMENT, AND OTHER LAND LOANS - NONACCRUAL

### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCON3492[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3492[P0], NULL))

## UBPR3495

### DESCRIPTION

LOANS SECURED BY REAL ESTATE (IN DOMESTIC OFFICES): SECURED BY FARMLAND - NONACCRUAL

### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCON3495[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3495[P0], NULL))

## UBPR3501

### DESCRIPTION

LOANS SECURED BY REAL ESTATE (IN DOMESTIC OFFICES): SECURED BY MULTIFAMILY (5 OR MORE) RESIDENTIAL PROPERTIES - NONACCRUAL

### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCON3501[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3501[P0], NULL))

## UBPR3504

### DESCRIPTION

LOANS SECURED BY REAL ESTATE (IN DOMESTIC OFFICES): SECURED BY NONFARM NONRESIDENTIAL PROPERTIES - NONACCRUAL

### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCON3504[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3504[P0], NULL))

## UBPR4635

### DESCRIPTION

Gross Credit Losses

### NARRATIVE

Gross amount of loan and lease losses year to date. Note that gross credit losses includes the writedown taken on loans held for sale. This item is added back to allow reconciliation with loan loss data by type of loan as reported on Schedule RI-B, Section a.

### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-01-01',cc:RIADC079[P0] + cc:RIAD5523[P0],IF(uc:[UBPR9999](#)[P0] < '2002-01-01' AND uc:[UBPR9999](#)[P0] > '2001-04-01',cc:RIADC079[P0] + uc:[UBPRD582](#)[P0],IF(uc:[UBPR9999](#)[P0] < '2001-04-01' AND uc:[UBPR9999](#)[P0] > '2001-01-01',cc:RIAD4635[P0],NULL)))



**UBPR4665**

## DESCRIPTION

RECOVERIES ON LOANS TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS

## FORMULA

cc:RIAD4665[P0]

**UBPR5369**

## DESCRIPTION

Loans Held For Sale

## NARRATIVE

Loans and leases held for sale from Schedule RC.

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5369[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5369[P0], NULL))

**UBPR5382**

## DESCRIPTION

LOANS TO DEPOSITORY INSTITUTIONS AND ACCEPTANCES OF OTHER BANKS: TO FOREIGN BANKS - NONACCRUAL

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5382[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5382[P0], NULL))

**UBPR5391**

## DESCRIPTION

LOANS TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS - NONACCRUAL

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5391[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5391[P0], NULL))

**UBPR5400**

## DESCRIPTION

LOANS SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES: REVOLVING, OPEN-END LOANS SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES AND EXTENDED UNDER LINES OF CREDIT - NONACCRUAL

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCON5400[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5400[P0], NULL))

**UBPR5403**

## DESCRIPTION

LOANS SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES: ALL OTHER - NONACCRUAL

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCON5403[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5403[P0], NULL))

## UBPR5461

### DESCRIPTION

ALL OTHER LOANS - NONACCRUAL

### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5461[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5461[P0], NULL))

## UBPR9565

### DESCRIPTION

### SIZE CODE

### FORMULA

IF(MonthOf(Context.Period.EndDate)=3, uc:[UBPRF966](#)[P0], IF(MonthOf(Context.Period.EndDate)=6, uc:[UBPRF967](#)[P0], IF(MonthOf(Context.Period.EndDate)=9, uc:[UBPRF968](#)[P0], IF(MonthOf(Context.Period.EndDate)=12, uc:[UBPRF969](#)[P0], '0001'))))

## UBPR9999

### DESCRIPTION

REPORTING DATE (CC,YR,MO,DA)

### FORMULA

Context.Period.EndDate

## UBPRB528

### DESCRIPTION

Loans Not Held For Sale

### NARRATIVE

Loans and leases not held for sale as reported on schedule RC is available from March 31, 2001 forward. For prior quarters total loans and leases are displayed.

### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB528[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB528[P0], NULL))

## UBPRB561

### DESCRIPTION

LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY, AND OTHER PERSONAL EXPENDITURES: CREDIT CARDS

### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCONB561[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB561[P0], NULL))

## UBPRB562

### DESCRIPTION

**LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY, AND OTHER PERSONAL EXPENDITURES: OTHER****FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCONB562[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB562[P0], NULL))

**UBPRB577****DESCRIPTION**

LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY, AND OTHER PERSONAL EXPENDITURES: CREDIT CARDS  
- NONACCRUAL

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB577[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB577[P0], NULL))

**UBPRB580****DESCRIPTION**

LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY, AND OTHER PERSONAL EXPENDITURES: OTHER -  
NONACCRUAL

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2011-01-01' and uc:[UBPRC752](#)[P0] = 31,cc:RCFDk215[P0] +  
cc:RCFDK218[P0],IF(uc:[UBPR9999](#)[P0] > '2011-01-01' and uc:[UBPRC752](#)[P0] = 41,cc:RCONK215[P0] +  
cc:RCONK218[P0],IF(uc:[UBPR9999](#)[P0] < '2011-01-01' and uc:[UBPRC752](#)[P0] =  
31,cc:RCFDB580[P0],IF(uc:[UBPR9999](#)[P0] < '2011-01-01' and uc:[UBPRC752](#)[P0] = 41,cc:RCONB580[P0], NULL))))

**UBPRC229****DESCRIPTION**

CLOSED-END LOANS SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES:SECURED BY FIRST  
LIENS-NONACCURAL

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] >= '2002-03-31',cc:RCONC229[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND  
uc:[UBPR9999](#)[P0] >= '2002-03-31',cc:RCONC229[P0], NULL))

**UBPRC230****DESCRIPTION**

CLOSED-END LOANS SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES:SECURED BY JUNIOR  
LIENS-NONACCURAL

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] >= '2002-03-31',cc:RCONC230[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND  
uc:[UBPR9999](#)[P0] >= '2002-03-31',cc:RCONC230[P0], NULL))

**UBPRC752****DESCRIPTION**

REPORTING FORM NUMBER

## FORMULA

**UBPRD120**

## DESCRIPTION

FOUR PERIOD AVERAGE AGRICULTURAL LOANS

## FORMULA

CAVG04X(#cc:RCON3386)

**UBPRD121**

## DESCRIPTION

INSTITUTION AGRICULTURE LOAN LOSS AMOUNT

## FORMULA

cc:RIAD4655[P0] - uc:[UBPR4665](#)[P0]**UBPRD124**

## DESCRIPTION

AVERAGE AGRICULTURAL LOANS

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-01-01',uc:[UBPRD120](#)[P0],IF(uc:[UBPR9999](#)[P0] < '2002-01-01' AND uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 41 AND  
IN(uc:[UBPR9565](#)[P0],'2001','2002','0002','0003'),uc:[UBPRD120](#)[P0],IF(uc:[UBPR9999](#)[P0] < '2002-01-01' AND  
uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 31,uc:[UBPRD120](#)[P0],NULL)))

**UBPRD128**

## DESCRIPTION

FOUR PERIOD AVERAGE COMMERCIAL AND INDUSTRIAL LOANS

## FORMULA

CAVG04X(#cc:RCON3387)

**UBPRD130**

## DESCRIPTION

COMMERICAL AND ALL OTHER LOANS FOUR PERIOD AVERAGE

## FORMULA

uc:[UBPRD128](#)[P0]**UBPRD131**

## DESCRIPTION

INSTITUTION TOTAL NET CHARGED OFF COMMERCIAL AND LOANS TO ALLOWANCE LOAN AND LEASE LOSSES  
INCLUDE OTHER LOANS IN AMOUNT

**FORMULA**

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,(cc:RIAD4645[P0] + cc:RIAD4646[P0]) - (cc:RIAD4617[P0] + cc:RIAD4618[P0]),IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,cc:RIAD4638[P0] - cc:RIAD4608[P0],NULL))

**UBPRD139****DESCRIPTION**

FOUR PERIOD AVERAGE COMMERCIAL LOANS

**FORMULA**

CAVG04X(#cc:RCON3387)

**UBPRD142****DESCRIPTION**

INSTITUTION AVERAGE LOANS AMOUNT

**FORMULA**

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPR3360[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,cc:RCON3360[P0] + cc:RCFN3360[P0],NULL))

**UBPRD143****DESCRIPTION**

AVERAGE DOMESTIC CREDIT CARD LOANS

**FORMULA**

IF(uc:UBPR9999[P0] > '2002-01-01',uc:UBPRB561[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41 AND IN(uc:UBPR9565[P0],'2001','2002','0002','0003'),uc:UBPRB561[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRB561[P0],NULL)))

**UBPRD144****DESCRIPTION**

FOUR PERIOD AVERAGE OF QUARTERLY DOMESTIC CREDIT CARD LOANS

**FORMULA**

CAVG04X(#uc:UBPRD143)

**UBPRD145****DESCRIPTION**

CALENDAR YEAR AVERAGE OF DOMESTIC CONSUMER LOANS

**FORMULA**

IF(uc:UBPR9999[P0] > '2002-01-01',uc:UBPRD144[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41 AND IN(uc:UBPR9565[P0],'2001','2002','0002','0003'),uc:UBPRD144[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRD144[P0],NULL)))

**UBPRD147**

## DESCRIPTION

INSTITUTION CREDIT CARD LOAN NET CHARGE OFFS AMOUNT

## FORMULA

cc:RIADB514[P0] - cc:RIADB515[P0]

**UBPRD150**

## DESCRIPTION

INSTITUTION NET CHARGED OFF CONSTRUCTION AND LAND DEVELOPMENT REAL ESTATE LOANS AS ONLY AND IN CHARGED OFF AND RECOVERED LOANS SECURED BY RE

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2008-01-01',(cc:RIADC891[P0] + cc:RIADC893[P0]) - (cc:RIADC892[P0] + cc:RIADC894[P0]),IF(uc:[UBPR9999](#)[P0] < '2008-01-01',cc:RIAD3582[P0] - cc:RIAD3583[P0], NULL))

**UBPRD151**

## DESCRIPTION

INSTITUTION LOANS CALENDAR YEAR AVERAGE AMOUNT

## FORMULA

CAVG04X(#uc:[UBPRD142](#))

**UBPRD160**

## DESCRIPTION

INSTITUTION NET CHARGED OFF LOANS SECURED BY FARMLAND AS ONLY AND IN CHARGED OFF AND RECOVERED LOANS SECURED BY REAL ESTATE AMOUNT

## FORMULA

cc:RIAD3584[P0] - cc:RIAD3585[P0]

**UBPRD161**

## DESCRIPTION

TWELVE PERIOD AVERAGE LOANS TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS

## FORMULA

CAVG04X(#uc:[UBPR2081](#))

**UBPRD162**

## DESCRIPTION

INSTITUTION NET CHARGED OFF LOANS TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS TO ALLOWANCE LOAN AND LEASE LOSSES

## FORMULA

cc:RIAD4643[P0] - cc:RIAD4627[P0]

**UBPRD165**

## DESCRIPTION

INSTITUTION NET CHARGED OFF LOANS TO FINANCE COMMERCIAL REAL AND LAND DEVELOPMENT SECURED BY REAL AS ONLY AND AMOUNT CHARGED OFF AND RECOVERIES

## FORMULA

cc:RIAD5409[P0] - cc:RIAD5410[P0]

**UBPRD167**

## DESCRIPTION

FIVE PERIOD AVERAGE OF LOANS TO FINANCE COMMERCIAL REAL ESTATE

## FORMULA

CAVG05X(#uc:[UBPR2746](#))

**UBPRD169**

## DESCRIPTION

90 DAY AVERAGE LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY AND OTHER PERSONAL EXPENDITURES

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-01-01',uc:[UBPRB562](#)[P0],IF(uc:[UBPR9999](#)[P0] < '2002-01-01' AND uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 41 AND  
IN(uc:[UBPR9565](#)[P0],'2001','2002','0002','0003'),uc:[UBPRB562](#)[P0],IF(uc:[UBPR9999](#)[P0] < '2002-01-01' AND  
uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 31,uc:[UBPRB562](#)[P0],NULL)))

**UBPRD170**

## DESCRIPTION

FOUR PERIOD AVERAGE LOANS TO INDIVIDUALS

## FORMULA

CAVG04X(#uc:[UBPRD169](#))

**UBPRD171**

## DESCRIPTION

FOUR PERIOD AVERAGE ON QUARTERLY DOMESTIC LOANS TO INDIVIDUALS

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-01-01',uc:[UBPRD177](#)[P0] + uc:[UBPRD144](#)[P0],IF(uc:[UBPR9999](#)[P0] < '2002-01-01' AND  
uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 41 AND  
IN(uc:[UBPR9565](#)[P0],'2001','2002','0002','0003'),uc:[UBPRD177](#)[P0] + uc:[UBPRD144](#)[P0],IF(uc:[UBPR9999](#)[P0] < '2002-01-01' AND uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 31,uc:[UBPRD177](#)[P0] +  
uc:[UBPRD144](#)[P0],NULL)))

**UBPRD176**

## DESCRIPTION

**AVERAGE ON DOMESTIC LOANS TO INDIVIDUALS****FORMULA**

IF(uc:UBPR9999[P0] > '2002-01-01',uc:UBPRB562[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41 AND  
 IN(uc:UBPR9565[P0],'2001','2002','0002','0003'),uc:UBPRB562[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND  
 uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRB562[P0],NULL)))

**UBPRD177****DESCRIPTION**

FOUR PERIOD AVERAGE DOMESTIC LOANS TO INDIVIDUALS

**FORMULA**

CAVG04X(#uc:UBPRD176)

**UBPRD179****DESCRIPTION**

INSTITUTION CONSUMER LOAN NET CHARGE OFFS AMOUNT

**FORMULA**

IF(uc:UBPR9999[P0] > '2011-01-01', (cc:RIADB514[P0] + cc:RIADK129[P0] + cc:RIADK205[P0]) - (cc:RIADB515[P0] +  
 cc:RIADK133[P0] + cc:RIADK206[P0]), IF(uc:UBPR9999[P0] < '2011-01-01', (cc:RIADB514[P0] + cc:RIADB516[P0]) -  
 (cc:RIADB515[P0] + cc:RIADB517[P0]),NULL))

**UBPRD185****DESCRIPTION**

FIVE PERIOD AVERAGE OF CONSTRUCTION AND LAND DEVELOPMENT LOANS

**FORMULA**

CAVG05X(#uc:UBPR1415)

**UBPRD189****DESCRIPTION**

FIVE PERIOD AVERAGE OF REAL ESTATE LOANS SECURED BY JUNIOR LIENS

**FORMULA**

CAVG05X(#cc:RCON5368)

**UBPRD190****DESCRIPTION**

FIVE PERIOD AVERAGE OF 1 TO 4 FAMILY REVOLVING LINES

**FORMULA**

CAVG05X(#cc:RCON1797)

**UBPRD191**



**DESCRIPTION**

INSTITUTION REAL ESTATE 1 TO 4 FAMILY OTHER LOANS AMOUNT

**FORMULA**

cc:RCON5367[P0] + cc:RCON5368[P0]

**UBPRD192****DESCRIPTION**

FIVE PERIOD AVERAGE OF OTHER LOANS SECURED BY 1 TO 4 FAMILY

**FORMULA**CAVG05X(#uc:[UBPRD191](#))**UBPRD193****DESCRIPTION**

FOUR PERIOD AVERAGE OF QUARTERLY LOANS SECURED BY REAL ESTATE

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2002-01-01',uc:[UBPRD212](#)[P0],IF(uc:[UBPR9999](#)[P0] < '2002-01-01' AND uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 41 AND  
 IN(uc:[UBPR9565](#)[P0],'2001','2002','0002','0003'),uc:[UBPRD212](#)[P0],IF(uc:[UBPR9999](#)[P0] < '2002-01-01' AND  
 uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 31,uc:[UBPRD212](#)[P0],NULL)))

**UBPRD195****DESCRIPTION**

FIVE PERIOD AVERAGE OF SINGLE AND MULTIFAMILY REAL ESTATE LOANS

**FORMULA**uc:[UBPRD190](#)[P0] + uc:[UBPRD220](#)[P0] + uc:[UBPRD189](#)[P0] + uc:[UBPRD201](#)[P0]**UBPRD197****DESCRIPTION**

FIVE PERIOD AVERAGE OF LOANS SECURED BY FARMLAND

**FORMULA**

CAVG05X(#cc:RCON1420)

**UBPRD198****DESCRIPTION**

REAL ESTATE LOANS IN FOREIGN OFFICES FOR FFIEC 031 FILERS

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2008-01-01' AND uc:[UBPRC752](#)[P0] = 31,cc:RCFD1410[P0] - (cc:RCONF158[P0] +  
 cc:RCONF159[P0] + cc:RCON1420[P0] + cc:RCON1797[P0] + cc:RCON5367[P0] + cc:RCON5368[P0] + cc:RCON1460[P0]  
 + cc:RCONF160[P0] + cc:RCONF161[P0]),IF(uc:[UBPR9999](#)[P0] < '2008-01-01' AND uc:[UBPRC752](#)[P0] =

31,cc:RCFD1410[P0] - (cc:RCON1415[P0] + cc:RCON1420[P0] + cc:RCON1797[P0] + cc:RCON5367[P0] + cc:RCON5368[P0] + cc:RCON1460[P0] + cc:RCON1480[P0]), NULL))

## UBPRD199

### DESCRIPTION

NET CHARGED OFF LOANS SECURED BY REAL ESTATE LOANS IN FOREIGN OFFICES

### FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,cc:RIADB512[P0] - cc:RIADB513[P0], NULL)

## UBPRD200

### DESCRIPTION

INSTITUTION TOTAL NET CHARGED OFF LOANS SECURED BY REAL ESTATE TO ALLOWANCE LOAN AND LEASE LOSSES AMOUNT

### FORMULA

IF(uc:UBPR9999[P0] > '2008-01-01' AND uc:UBPRC752[P0] = 41,(cc:RIADC891[P0] + cc:RIADC893[P0] + cc:RIAD3584[P0] + cc:RIAD5411[P0] + cc:RIADC234[P0] + cc:RIADC235[P0] + cc:RIAD3588[P0] + cc:RIADC895[P0] + cc:RIADC897[P0]) - (cc:RIADC892[P0] + cc:RIADC894[P0] + cc:RIAD3585[P0] + cc:RIAD5412[P0] + cc:RIADC217[P0] + cc:RIADC218[P0] + cc:RIAD3589[P0] + cc:RIADC896[P0] + cc:RIADC898[P0]),IF(uc:UBPR9999[P0] > '2008-01-01' AND uc:UBPRC752[P0] = 31,(cc:RIADC891[P0] + cc:RIADC893[P0] + cc:RIAD3584[P0] + cc:RIAD5411[P0] + cc:RIADC234[P0] + cc:RIADC235[P0] + cc:RIAD3588[P0] + cc:RIADC895[P0] + cc:RIADC897[P0] + cc:RIADB512[P0]) - (cc:RIADC892[P0] + cc:RIADC894[P0] + cc:RIAD3585[P0] + cc:RIAD5412[P0] + cc:RIADC217[P0] + cc:RIADC218[P0] + cc:RIAD3589[P0] + cc:RIADC896[P0] + cc:RIADC898[P0] + cc:RIADB513[P0]),IF(uc:UBPR9999[P0] > '2002-01-01' AND uc:UBPR9999[P0] < '2008-01-01' AND uc:UBPRC752[P0] = 41,(cc:RIAD3582[P0] + cc:RIAD3584[P0] + cc:RIAD5411[P0] + cc:RIADC234[P0] + cc:RIADC235[P0] + cc:RIAD3588[P0] + cc:RIAD3590[P0]) - (cc:RIAD3583[P0] + cc:RIAD3585[P0] + cc:RIAD5412[P0] + cc:RIADC217[P0] + cc:RIADC218[P0] + cc:RIAD3589[P0] + cc:RIAD3591[P0]),IF(uc:UBPR9999[P0] > '2002-01-01' AND uc:UBPRC752[P0] = 31,(cc:RIAD3582[P0] + cc:RIAD3584[P0] + cc:RIAD5411[P0] + cc:RIADC234[P0] + cc:RIADC235[P0] + cc:RIAD3588[P0] + cc:RIAD3590[P0] + cc:RIADB512[P0]) - (cc:RIAD3583[P0] + cc:RIAD3585[P0] + cc:RIAD5412[P0] + cc:RIADC217[P0] + cc:RIADC218[P0] + cc:RIAD3589[P0] + cc:RIAD3591[P0] + cc:RIADB513[P0]),IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,(cc:RIAD3582[P0] + cc:RIAD3584[P0] + cc:RIAD5411[P0] + cc:RIAD5413[P0] + cc:RIAD3588[P0] + cc:RIAD3590[P0]) - (cc:RIAD3583[P0] + cc:RIAD3585[P0] + cc:RIAD5412[P0] + cc:RIAD5414[P0] + cc:RIAD3589[P0] + cc:RIAD3591[P0]),IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,(cc:RIAD3582[P0] + cc:RIAD3584[P0] + cc:RIAD5411[P0] + cc:RIAD5413[P0] + cc:RIAD3588[P0] + cc:RIAD3590[P0] + cc:RIADB512[P0]) - (cc:RIAD3583[P0] + cc:RIAD3585[P0] + cc:RIAD5412[P0] + cc:RIAD5414[P0] + cc:RIAD3589[P0] + cc:RIAD3591[P0] + cc:RIADB513[P0]),NULL))))))

## UBPRD201

### DESCRIPTION

FIVE PERIOD AVERAGE OF REAL ESTATE LOANS SECURED BY MULTIFAMILY (5 OR MORE) RESIDENTIAL PROPERTIES

### FORMULA

CAVG05X(#cc:RCON1460)

## UBPRD203

### DESCRIPTION

## INSTITUTION NONACCRUAL REAL ESTATE LOANS AMOUNT

## FORMULA

IF(uc:UBPR9999[P0] > '2008-01-01' AND uc:UBPRC752[P0] = 31,cc:RCONF176[P0] + uc:UBPRF177[P0] + uc:UBPR3495[P0] + uc:UBPR5400[P0] + uc:UBPRC229[P0] + uc:UBPRC230[P0] + uc:UBPR3501[P0] + uc:UBPRF182[P0] + uc:UBPRF183[P0] + cc:RCFNB574[P0],IF(uc:UBPR9999[P0] > '2008-01-01' AND uc:UBPRC752[P0] = 41,cc:RCONF176[P0] + uc:UBPRF177[P0] + uc:UBPR3495[P0] + uc:UBPR5400[P0] + uc:UBPRC229[P0] + uc:UBPRC230[P0] + uc:UBPR3501[P0] + uc:UBPRF182[P0] + uc:UBPRF183[P0],IF(uc:UBPR9999[P0] > '2002-01-01' AND uc:UBPR9999[P0] < '2008-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPR3492[P0] + uc:UBPR3495[P0] + uc:UBPR5400[P0] + uc:UBPRC229[P0] + uc:UBPRC230[P0] + uc:UBPR3501[P0] + uc:UBPR3504[P0] + cc:RCFNB574[P0],IF(uc:UBPR9999[P0] > '2002-01-01' AND uc:UBPR9999[P0] < '2008-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPR3492[P0] + uc:UBPR3495[P0] + uc:UBPR5400[P0] + uc:UBPRC229[P0] + uc:UBPRC230[P0] + uc:UBPR3501[P0] + uc:UBPR3504[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPR3492[P0] + uc:UBPR3495[P0] + uc:UBPR5400[P0] + uc:UBPR5403[P0] + uc:UBPR3501[P0] + uc:UBPR3504[P0] + cc:RCFNB574[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPR3492[P0] + uc:UBPR3495[P0] + uc:UBPR5400[P0] + uc:UBPR5403[P0] + uc:UBPR3501[P0] + uc:UBPR3504[P0],NULL))))))

**UBPRD204**

## DESCRIPTION

FIVE PERIOD AVERAGE OF NONFARM NONRESIDENTIAL LOANS

## FORMULA

CAVG05X(#uc:UBPR1480)

**UBPRD211**

## DESCRIPTION

AVERAGE DOMESTIC REAL ESTATE LOANS ONE QUARTER ADJUSTED FOR PUSHDOWN ACCOUNTING

## FORMULA

IF(uc:UBPR9999[P0] > '2008-01-01',uc:UBPR3465[P0] + cc:RCON3466[P0],IF(uc:UBPR9999[P0] > '2002-01-01' AND uc:UBPR9999[P0] < '2008-01-01',cc:RCON3385[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41 AND IN(uc:UBPR9565[P0],'2001','2002','0002','0003'),cc:RCON3385[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,cc:RCON3385[P0],NULL))))

**UBPRD212**

## DESCRIPTION

FOUR PERIOD AVERAGE QUARTERLY REAL ESTATE LOANS

## FORMULA

CAVG04X(#uc:UBPRD211)

**UBPRD219**

## DESCRIPTION

INSTITUTION NET CHARGED OFF OPEN END LOANS SECURED BY 1 TO 4 FAMILY RESIDENTIAL AND EXTENDED LINES OF CREDIT AS ONLY AND AMOUNT IN CHARGED ONLY

## FORMULA

cc:RIAD5411[P0] - cc:RIAD5412[P0]

**UBPRD220**

## DESCRIPTION

FIVE PERIOD AVERAGE REAL ESTATE 1 TO 4 FAMILY FIRST LIENS

## FORMULA

CAVG05X(#cc:RCON5367)

**UBPRD221**

## DESCRIPTION

INSTITUTION RESIDENTIAL REAL ESTATE LOAN NET CHARGE OFFS AMOUNT

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-01-01',(cc:RIADC234[P0] + cc:RIADC235[P0]) - (cc:RIADC217[P0] + cc:RIADC218[P0]),IF(uc:[UBPR9999](#)[P0] < '2002-01-01',cc:RIAD5413[P0] - cc:RIAD5414[P0], NULL))

**UBPRD222**

## DESCRIPTION

INSTITUTION NET CHARGED OFF OR RESIDENTIAL AS ONLY AND IN CHARGED OFF AND RECOVERED LOANS SECURED BY REAL ESTATE AMOUNT

## FORMULA

cc:RIAD3588[P0] - cc:RIAD3589[P0]

**UBPRD224**

## DESCRIPTION

INSTITUTION NONFARM NON RESIDENTIAL REAL ESTATE LOAN NET CHARGE OFF AMOUNT

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2008-01-01',(cc:RIADC895[P0] + cc:RIADC897[P0]) - (cc:RIADC896[P0] + cc:RIADC898[P0]),IF(uc:[UBPR9999](#)[P0] < '2008-01-01',cc:RIAD3590[P0] - cc:RIAD3591[P0], NULL))

**UBPRD225**

## DESCRIPTION

FOUR PERIOD AVERAGE LOANS SECURED BY REAL ESTATE

## FORMULA

CAVG04X(#uc:[UBPR3385](#))

**UBPRD229**

## DESCRIPTION

INSTITUTION NET SINGLE AND MULTIFAMILY REAL ESTATE LOAN AND LEASE LOSSES AMOUNT

**FORMULA**

IF(uc:UBPR9999[P0] > '2002-01-01',(cc:RIAD5411[P0] - cc:RIAD5412[P0]) + ((cc:RIADC234[P0] + cc:RIADC235[P0]) - (cc:RIADC217[P0] + cc:RIADC218[P0])) + (cc:RIAD3588[P0] - cc:RIAD3589[P0]),IF(uc:UBPR9999[P0] < '2002-01-01',(cc:RIAD5411[P0] - cc:RIAD5412[P0]) + (cc:RIAD5413[P0] - cc:RIAD5414[P0]) + (cc:RIAD3588[P0] - cc:RIAD3589[P0]), NULL))

**UBPRD236****DESCRIPTION**

INSTITUTION ANNUALIZED NET LOANS AND LEASE FINANCING RECEIVABLE CHARGE OFFS

**FORMULA**

uc:UBPR1795[P0] \* ANN

**UBPRD237****DESCRIPTION**

INSTITUTION PREVIOUS DECEMBER LOANS AND LEASE FINANCING RECEIVABLES CHARGE OFFS

**FORMULA**

uc:UBPR4635[-P1Z]

**UBPRD245****DESCRIPTION**

TOTAL LOANS AND LEASES, NET OF UNEARNED INCOME

**FORMULA**

uc:UBPRB528[P0] + uc:UBPR5369[P0]

**UBPRD247****DESCRIPTION**

INSTITUTION NET OTHER LOAN AND LEASE LOSSES AMOUNT

**FORMULA**

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,(cc:RIAD4644[P0] - cc:RIAD4628[P0]) + (cc:RIAD4653[P0] - cc:RIAD4663[P0]) + (cc:RIAD4654[P0] - cc:RIAD4664[P0]),IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,(cc:RIAD4644[P0] - cc:RIAD4628[P0]) + (cc:RIAD4481[P0] - cc:RIAD4482[P0]),NULL))

**UBPRD255****DESCRIPTION**

CALENDAR YEAR AVERAGE OTHER LOANS AND LEASE FINANCING RECEIVABLES

**FORMULA**

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPRD151[P0] - uc:UBPRD225[P0] - uc:UBPRD139[P0] - uc:UBPRD170[P0] - uc:UBPRD144[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRD151[P0] - uc:UBPRD225[P0] - uc:UBPRD139[P0] - uc:UBPRD170[P0] - uc:UBPRD144[P0] - uc:UBPRD120[P0],NULL))

**UBPRD272**

## DESCRIPTION

INSTITUTION LEASE FINANCING RECEIVABLE CALENDAR YEAR AVERAGE AMOUNT

## FORMULA

CAVG04X(#uc:[UBPR3484](#))

**UBPRD273**

## DESCRIPTION

INSTITUTION TOTAL NET CHARGED OFF LEASE FINANCING RECEIVABLES TO ALLOWANCE LOAN AND LEASE LOSSES AMOUNT

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2007-01-01' AND uc:[UBPRC752](#)[P0] = 31,(cc:RIADF185[P0] + cc:RIADC880[P0]) - (cc:RIADF187[P0] + cc:RIADF188[P0]),IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 41,cc:RIAD4266[P0] - cc:RIAD4267[P0],IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPR9999](#)[P0] < '2007-01-01' AND uc:[UBPRC752](#)[P0] = 31,(cc:RIAD4658[P0] + cc:RIAD4659[P0]) - (cc:RIAD4668[P0] + cc:RIAD4669[P0]),NULL)))

**UBPRD293**

## DESCRIPTION

FLAG THAT IDENTIFIES IF THE INSTITUTION IS FOREIGN OR DOMESTIC BASED ON FOREIGN BRANCHS, AGREEMENT EDGE FLAG AND IBF FLAG.

## FORMULA

**UBPRD309**

## DESCRIPTION

INSTITUTION GROSS SECURITY GAIN OR LOSSES ON INVESTMENT SECURITIES AMOUNT

## FORMULA

cc:RIAD3521[P0] + cc:RIAD3196[P0]

**UBPRD424**

## DESCRIPTION

NUMERIC CODE THAT INDICATES THE REPORTING SIZE OF AN INSTITUTION AND USED DURING CALL PROCESSING.

## FORMULA

IF(MonthOf(Context.Period.EndDate)=3, IF(ExistingOf(uc:[UBPRC752](#)[-P3Q],41) = 41 and ExistingOf(cc:RCON2170[-P3Q],100001) < 100000, 0, IF(ExistingOf(uc:[UBPRC752](#)[-P3Q],31) = 31 and ExistingOf(cc:RCFD2170[-P3Q],100001) < 100000, 0, IF(ExistingOf(uc:[UBPRC752](#)[-P3Q],41) = 41 and ExistingOf(cc:RCON2170[-P3Q],90000) >= 100000 and ExistingOf(cc:RCON2170[-P3Q],300001) < 300000, 1, IF(ExistingOf(uc:[UBPRC752](#)[-P3Q],31) = 31 and ExistingOf(cc:RCFD2170[-P3Q],90000) >= 100000 and ExistingOf(cc:RCFD2170[-P3Q],300001) < 300000, 1, IF(ExistingOf(uc:[UBPRC752](#)[-P3Q],41) = 41 and ExistingOf(cc:RCON2170[-P3Q],200000) >= 300000, 2, IF(ExistingOf(uc:[UBPRC752](#)[-P3Q],31) = 31 and ExistingOf(cc:RCFD2170[-P3Q],200000) >= 300000, 2, 0))))), IF(MonthOf(Context.Period.EndDate)=6, IF(ExistingOf(uc:[UBPRC752](#)[-P4Q],41) = 41 and ExistingOf(cc:RCON2170[-P4Q],100001) < 100000, 0,

IF(ExistingOf(uc:UBPRC752[-P4Q],31) = 31 and ExistingOf(cc:RCFD2170[-P4Q],100001) < 100000, 0,  
 IF(ExistingOf(uc:UBPRC752[-P4Q],41) = 41 and ExistingOf(cc:RCON2170[-P4Q],90000) >= 100000 and  
 ExistingOf(cc:RCON2170[-P4Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P4Q],31) = 31 and  
 ExistingOf(cc:RCFD2170[-P4Q],90000) >= 100000 and ExistingOf(cc:RCFD2170[-P4Q],300001) < 300000, 1,  
 IF(ExistingOf(uc:UBPRC752[-P4Q],41) = 41 and ExistingOf(cc:RCON2170[-P4Q],200000) >= 300000, 2,  
 IF(ExistingOf(uc:UBPRC752[-P4Q],31) = 31 and ExistingOf(cc:RCFD2170[-P4Q],200000) >= 300000, 2, 0))))),  
 IF(MonthOf(Context.Period.EndDate)=9, IF(ExistingOf(uc:UBPRC752[-P5Q],41) = 41 and  
 ExistingOf(cc:RCON2170[-P5Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P5Q],31) = 31 and  
 ExistingOf(cc:RCFD2170[-P5Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P5Q],41) = 41 and  
 ExistingOf(cc:RCON2170[-P5Q],90000) >= 100000 and ExistingOf(cc:RCON2170[-P5Q],300001) < 300000, 1,  
 IF(ExistingOf(uc:UBPRC752[-P5Q],31) = 31 and ExistingOf(cc:RCFD2170[-P5Q],90000) >= 100000 and  
 ExistingOf(cc:RCFD2170[-P5Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P5Q],41) = 41 and  
 ExistingOf(cc:RCON2170[-P5Q],200000) >= 300000, 2, IF(ExistingOf(uc:UBPRC752[-P5Q],31) = 31 and  
 ExistingOf(cc:RCFD2170[-P5Q],200000) >= 300000, 2, 0))))), IF(MonthOf(Context.Period.EndDate)=12,  
 IF(ExistingOf(uc:UBPRC752[-P6Q],41) = 41 and ExistingOf(cc:RCON2170[-P6Q],100001) < 100000, 0,  
 IF(ExistingOf(uc:UBPRC752[-P6Q],31) = 31 and ExistingOf(cc:RCFD2170[-P6Q],100001) < 100000, 0,  
 IF(ExistingOf(uc:UBPRC752[-P6Q],41) = 41 and ExistingOf(cc:RCON2170[-P6Q],90000) >= 100000 and  
 ExistingOf(cc:RCON2170[-P6Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P6Q],31) = 31 and  
 ExistingOf(cc:RCFD2170[-P6Q],90000) >= 100000 and ExistingOf(cc:RCFD2170[-P6Q],300001) < 300000, 1,  
 IF(ExistingOf(uc:UBPRC752[-P6Q],41) = 41 and ExistingOf(cc:RCON2170[-P6Q],200000) >= 300000, 2,  
 IF(ExistingOf(uc:UBPRC752[-P6Q],31) = 31 and ExistingOf(cc:RCFD2170[-P6Q],200000) >= 300000, 2, 0))))),0)))

## UBPRD468

### DESCRIPTION

INSTITUTION CALENDAR YEAR NET OPERATING INCOME

### FORMULA

cc:RIAD4301[P0] - uc:UBPRD309[P0] + cc:RIAD4230[P0]

## UBPRD483

### DESCRIPTION

PROVISION FOR LOAN AND LEASE FINANCING RECEIVABLES (LN&LS) PLUS PROVISION FOR ALLOCATED  
TRANSFER RISK RESERVE

### FORMULA

cc:RIAD4230[P0]

## UBPRD552

### DESCRIPTION

NET LOSSES ON OTHER CONSTRUCTION AND LAND DEVELOPMENT LOANS CHARGEOFFS LESS RECOVERIES

### FORMULA

IF(uc:UBPR9999[P0] > '2007-01-01',cc:RIADC893[P0] - cc:RIADC894[P0], NULL)

## UBPRD553

### DESCRIPTION

CALENDAR YEAR AVERAGE OTHER CONSTRUCTION AND LAND DEVELOPMENT LOANS

### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2008-01-01',CAVG05X(#cc:RCONF159),IF(uc:[UBPR9999](#)[P0] > '2007-01-01' AND  
uc:[UBPR9999](#)[P0] < '2008-01-01',CAVG04X(#cc:RCONF159), NULL))

## UBPRD555

### DESCRIPTION

1-4 FAMILY CONSTRUCTION LOANS FROM SCHEDULE RC-C, MEMORANDUM ITEM 9A, CALENDAR YEAR AVERAGE

### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2008-01-01',CAVG05X(#cc:RCONF158),IF(uc:[UBPR9999](#)[P0] > '2007-01-01' AND  
uc:[UBPR9999](#)[P0] < '2008-01-01',CAVG04X(#cc:RCONF158), NULL))

## UBPRD556

### DESCRIPTION

1-4 FAMILY RESIDENTIAL CONSTRUCTION LOANS CHARGEOFFS LESS RECOVERIES FROM SCHEDULE RI-B, MEMORANDUM ITEM 5A

### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2007-01-01',cc:RIADC891[P0] - cc:RIADC892[P0], NULL)

## UBPRD558

### DESCRIPTION

CALENDAR AVVERAGE LOANS SECURED BY OTHER NONFARM NONRESIDENTIAL PROPERTIES FROM SCHEDULE RC-C, MEMORANDUM ITEM 10B

### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2008-01-01',CAVG05X(#cc:RCONF161),IF(uc:[UBPR9999](#)[P0] > '2007-01-01' AND  
uc:[UBPR9999](#)[P0] < '2008-01-01',CAVG04X(#cc:RCONF161), NULL))

## UBPRD559

### DESCRIPTION

NET LOSSES ON LOANS SECURED BY OTHER NONFARM NONRESIDENTIAL PROPERTIES CHARGEOFFS LESS RECOVERIES

### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2007-01-01',cc:RIADC897[P0] - cc:RIADC898[P0], NULL)

## UBPRD560

### DESCRIPTION

CALENDAR YEAR AVERAGE OF NONFARM NONRESIDENTIAL LOANS FROM SCHEDULE RC-C, MEMORANDUM ITEM 10A

### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2008-01-01',CAVG05X(#cc:RCONF160),IF(uc:[UBPR9999](#)[P0] > '2007-01-01' AND  
uc:[UBPR9999](#)[P0] < '2008-01-01',CAVG04X(#cc:RCONF160), NULL))



**UBPRD561**

## DESCRIPTION

NET LOSSES ON OWNER OCCUPIED NONFARM RESIDENTIAL PROPERTIES CHARGEOFFS LESS RECOVERIES

## FORMULA

IF(uc:UBPR9999[P0] > '2007-01-01',cc:RIADC895[P0] - cc:RIADC896[P0], NULL)

**UBPRD582**

## DESCRIPTION

Memo: Loans HFS Write-down

## NARRATIVE

Writedown arising from transfer of loans to a held for sale status as reported on Schedule RI-B, Section b.

## FORMULA

IF(uc:UBPR9999[P0] > '2002-01-01',cc:RIAD5523[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-04-01' AND cc:RIAD4635[P0] > cc:RIADC079[P0],cc:RIAD4635[P0] - cc:RIADC079[P0],IF(uc:UBPR9999[P0] > '2001-04-01' AND cc:RIAD4635[P0] < cc:RIADC079[P0],0,IF(uc:UBPR9999[P0] > '2001-04-01' AND cc:RIAD4635[P0] = cc:RIADC079[P0],0, NULL))))

**UBPRD659**

## DESCRIPTION

Average Total Assets (\$000)

## NARRATIVE

A year-to-date average of the average assets reported in the Report of Condition Schedule RC-K. Thus for the first quarter of the year the average assets from Call Schedule RC-K quarter will appear, while at the end-of-year, assets for all four quarters would be averaged.

## FORMULA

CAVG04X(#uc:UBPRE878)

**UBPRD669**

## DESCRIPTION

Total Nonaccrual LN&LS

## NARRATIVE

Loans and leases on which interest is no longer being accrued.

## FORMULA

IF(uc:UBPR9999[P0] > '2007-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRD203[P0] + uc:UBPRB577[P0] + uc:UBPRB580[P0] + uc:UBPR5391[P0] + cc:RCFD1253[P0] + uc:UBPR1256[P0] + uc:UBPR1583[P0] + uc:UBPRF168[P0] + cc:RCFDF171[P0] + cc:RCFD5379[P0] + uc:UBPR5382[P0] + uc:UBPR5461[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPRD203[P0] + uc:UBPR1228[P0] + uc:UBPR1608[P0] + cc:RCONB836[P0] + uc:UBPRB577[P0] + uc:UBPRB580[P0] + uc:UBPR5461[P0] + uc:UBPR5391[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2007-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRD203[P0] + uc:UBPRB577[P0] + uc:UBPRB580[P0] + uc:UBPR5391[P0] + cc:RCFD1253[P0] + uc:UBPR1256[P0] + uc:UBPR1583[P0] + cc:RCFD1259[P0] + uc:UBPR1791[P0] + cc:RCFD5379[P0] + uc:UBPR5382[P0] + uc:UBPR5461[P0],NULL)))

**UBPRE386**

## DESCRIPTION

Average Total Loans & Leases

## NARRATIVE

Average total loans and average lease financing receivables for the first reporting period of the year and for each subsequent reporting period divided by the number of reporting periods, from Schedule RC-K.

## FORMULA

uc:[UBPRD151](#)[P0] + uc:[UBPRD272](#)[P0]

**UBPRE878**

## DESCRIPTION

Average Assets During Quarter

## NARRATIVE

Average assets for one quarter from Schedule RC-K.

## FORMULA

IF(uc:[UBPR3368](#)[P0] > 0,uc:[UBPR3368](#)[P0],IF(uc:[UBPR3368](#)[P0] < 1,uc:[UBPR2170](#)[P0], NULL))

**UBPRF168**

## DESCRIPTION

LEASES TO INDIVIDUALS FOR HOUSEHOLD, FAMILY, AND OTHER PERSONAL EXPENDITURES, NONACCRUAL

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] >= '2007-03-31',cc:RCDFD168[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] >= '2007-03-31',cc:RCONF168[P0], NULL))

**UBPRF177**

## DESCRIPTION

OTHER CONSTRUCTION LOANS AND ALL LAND DEVELOPMENT AND OTHER LAND LOANS, NONACCRUAL

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] >= '2007-03-31',cc:RCONF177[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] >= '2007-03-31',cc:RCONF177[P0], NULL))

**UBPRF182**

## DESCRIPTION

LOANS SECURED BY OWNER-OCCUPIED NONFARM NONRESIDENTIAL PROPERTIES; NONACCRUAL

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] >= '2007-03-31',cc:RCONF182[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] >= '2007-03-31',cc:RCONF182[P0], NULL))

**UBPRF183**

**DESCRIPTION**

LOANS SECURED BY OTHER NONFARM NONRESIDENTIAL PROPERTIES, NONACCRUAL

**FORMULA**

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >= '2007-03-31',cc:RCONF183[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] >= '2007-03-31',cc:RCONF183[P0], NULL))

**UBPRF966****DESCRIPTION**

SIZE CODE CALC HELPER 3QTRBACK

**FORMULA**

IF(ExistingOf(uc:UBPRD293[P0]) = 1 and ExistingOf(cc:UBPR2170[-P3Q],1000001) < 1000000, '2001',  
IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(cc:UBPR2170[-P3Q],1000001) < 1000000, '2001',  
IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(cc:UBPR2170[-P3Q],900000) >= 1000000, '2002',  
IF(ExistingOf(uc:UBPRD424[P0]) = 1, '0003', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and  
ExistingOf(cc:UBPR2170[-P3Q],25000) > 25000, '0002', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and  
ExistingOf(cc:UBPR2170[-P3Q],25001) <= 25000, '0001','0001'))))))

**UBPRF967****DESCRIPTION**

SIZE CODE CALC HELPER 4QTRBACK

**FORMULA**

IF(ExistingOf(uc:UBPRD293[P0]) = 1 and ExistingOf(cc:UBPR2170[-P4Q],1000000) < 1000000, '2001',  
IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(cc:UBPR2170[-P4Q],1000000) < 1000000, '2001',  
IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(cc:UBPR2170[-P4Q],900000) >= 1000000, '2002',  
IF(ExistingOf(uc:UBPRD424[P0]) = 1, '0003', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and  
ExistingOf(cc:UBPR2170[-P4Q],25000) > 25000, '0002', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and  
ExistingOf(cc:UBPR2170[-P4Q],25001) <= 25000, '0001','0001'))))))

**UBPRF968****DESCRIPTION**

SIZE CODE CALC HELPER 5QTRBACK

**FORMULA**

IF(ExistingOf(uc:UBPRD293[P0]) = 1 and ExistingOf(cc:UBPR2170[-P5Q],1000000) < 1000000, '2001',  
IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(cc:UBPR2170[-P5Q],1000000) < 1000000, '2001',  
IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(cc:UBPR2170[-P5Q],900000) >= 1000000, '2002',  
IF(ExistingOf(uc:UBPRD424[P0]) = 1, '0003', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and  
ExistingOf(cc:UBPR2170[-P5Q],25000) > 25000, '0002', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and  
ExistingOf(cc:UBPR2170[-P5Q],25001) <= 25000, '0001','0001'))))))

**UBPRF969****DESCRIPTION**

SIZE CODE CALC HELPER 6QTRBACK

**FORMULA**

IF(ExistingOf(uc:UBPRD293[P0],true) = 1 and ExistingOf(cc:UBPR2170[-P6Q],1000001) < 1000000, '2001',  
IF(ExistingOf(uc:UBPRD424[P0],2) = 2 and ExistingOf(cc:UBPR2170[-P6Q],1000001) < 1000000, '2001',  
IF(ExistingOf(uc:UBPRD424[P0],2) = 2 and ExistingOf(cc:UBPR2170[-P6Q],900000) >= 1000000, '2002',  
IF(ExistingOf(uc:UBPRD424[P0],1) = 1, '0003', IF(ExistingOf(uc:UBPRD424[P0],0) = 0 and  
ExistingOf(cc:UBPR2170[-P6Q],24000) > 25000, '0002', IF(ExistingOf(uc:UBPRD424[P0],0) = 0 and  
ExistingOf(cc:UBPR2170[-P6Q],25001) <= 25000, '0001','0001'))))))))